

Proposed NU Business Name: **NEW COTTON HOUSE**



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Project verified by: MD. Sirazul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Shahin
Age	:	29-09-1984(33 Years)
Education, till to date	:	Class Five
Marital status	:	married
Children	:	2 son
No. of siblings:	:	2 Brothers
Address	:	Vill: Char lotakhola, P.O: horichondi, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Begum Rojina
(iii) Father's name	:	Ab.Sobahan
(iv) GB member's info	:	Branch:Joypara, Centre # 10(Female), Member ID:2321/1 , Group No: 02 Member since: 2002 -2007 (5Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50,000- Outstanding loan: BDT :paid
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	23 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01976357777
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEGUM ROJINA joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	New cotton house
Location	:	Joypara
Total Investment in BDT	:	BDT:580000
Financing	:	Self BDT 500000(from existing business) 80% Required Investment BDT 80,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 15ft= 450square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sare,gos kapor,three piece tc▪Average25 % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

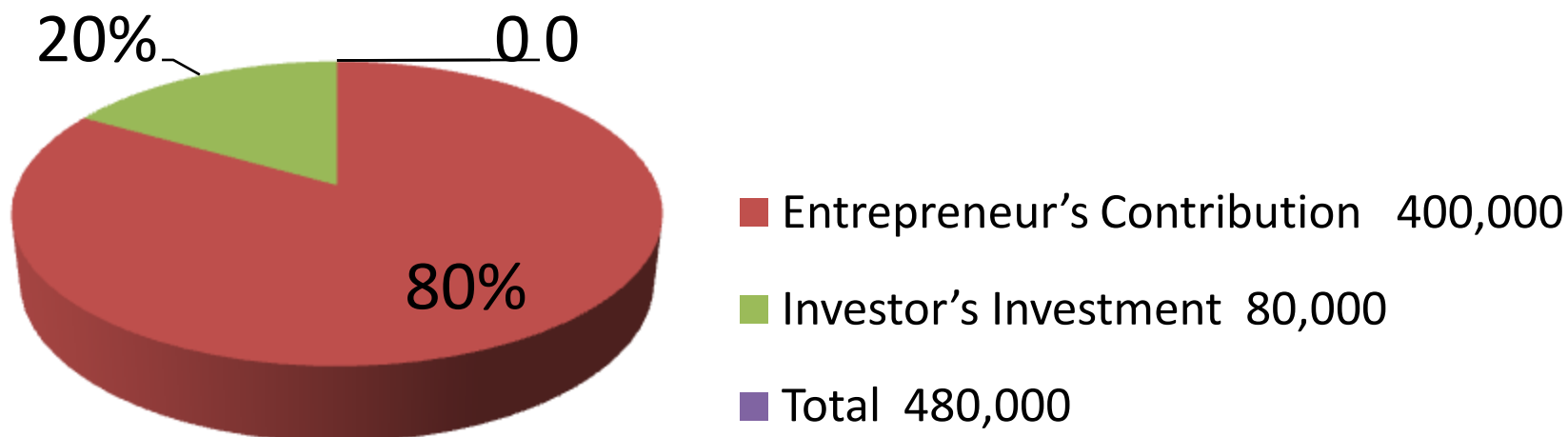
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Saree,cloth etc	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less. Variable Expense			
Sare,colth etc	6000	180000	2160000
Total variable Expense (B)	6000	180000	2160000
Contribution Margin (CM) [C=(A-B)]	2000	60000	720000
Less. Fixed Expense			
Rent		20000	240000
Mobile Bill		500	6000
Genaretor		1000	12000
Electricity Bill		1400	16800
Salary (self)		5000	60000
Salary(staff)		15000	180000
Transportation		3000	36000
Entertainment		500	600
Security Guard		200	1000
Total fixed Cost (D)		46600	559200
Net Profit (E) [C-D]		13350	160200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
saree	00	00	200000	00	00	50000	250000
Gos kapor	00	00	200000	00	00	30000	230000
Three piece	00	00	100000	00	00	00	100000
Others	00	00		0	0	0	
Security							
Total	00	00	500000	00		80000	580000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Saree,Three piece,etc	8500	255000	3060000	3213000	
		0	0	0	0
Total Sales (A)	8500	255000	3060000	3213000	
Less. Variable Expense		0	0	0	0
Saree,three piecey,etc	6375	191250	2295000	2409750	
		0	0	0	0
Total variable Expense (B)	6375	191250	2295000	2409750	
Contribution Margin (CM) [C=(A-B)]	2125	63750	765000	803250	
Less. Fixed Expense					
Rent		20000	240000	242000	
Mobile Bill		500	6000	6500	
Genaretor		1000	12000	12000	
Electricity Bill		1400	16800	17000	
Salary (self)		5000	60000	60000	
Salary (staff)		15000	180000	180000	
Transportation		3000	36000	36000	
Entertainment		500	6000	6000	
Security Guard		200	2400	2500	
Total fixed Cost (D)		46600	1559200	562000	
Net Profit (E) [C-D]		17150	205800	241250	

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	205800	241250	
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		157800	
	Total Cash Inflow	285800	399050	
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	
	Total Cash Outflow	128000	48000	
3	Net Cash Surplus	157800	351050	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 23 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Handwritten Chinese characters in a stylized, bold font, possibly representing the name '李' (Li) and '子' (Zi).

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